



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. 9004-1(b)

Lavin, Cedrone, Graver, Boyd & DiSipio  
Formed in the State of PA  
Regina Cohen  
190 North Independence Mall West 6<sup>th</sup> &  
Race Streets  
Suite 500  
Philadelphia, PA 19106  
Tel: (215) 351-7551  
Fax: (215) 627-2551  
E-mail: RCohen@lavin-law.com  
Attorney for Movant

Order Filed on May 12, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 20-22444-VFP

IN RE:

**RAYMOND C. MIDDLETON**  
**Debtor**

Chapter 13

Judge: Vincent F. Papalia

**CONSENT ORDER MODIFYING STAY AS TO MOTOR VEHICLE**  
**2015 BMW 6 Series Sedan 4D 640xi AWD 3.0L I6 Turbo**

The relief set forth on the following pages, number two (2) through three (3) is hereby **ORDERED**.

**DATED: May 12, 2023**

A handwritten signature in black ink, appearing to read "Honorable Vincent F. Papalia".

Honorable Vincent F. Papalia  
United States Bankruptcy Judge

1. The 11 USC §362(a) Automatic Stay as to BMW Bank of North America, its successors and/or assigns ("Movant"), with respect to the personal property of the Debtor described as a 2015 BMW 6 Series Sedan 4D 640xi AWD 3.0L I6 Turbo, V.I.N. WBA6B8C57FD452956, in accordance with the agreement of the Debtor and Movant, is hereby modified and shall remain in effect. PROVIDED THAT Debtor comply with the following terms and conditions:
  - a. The Debtor will resume making regular monthly installment payment in the amount of \$939.77 as they become due Commencing on May 30, 2023.
  - b. The Debtor will cure current due to the Movant in the total amount of \$1,317.78, which includes the balance due under the contract as of date May 4, 2023, filing fees (in the amount of \$181.00) and attorney's fees (in the amount of \$200.00) on or before October 30, 2023.
  - c. Monthly Cure Payments: Debtor will make six (6) consecutive monthly payments to cure the Arrearage ("Cure Payment"). The first five (5) Cure Payments will be in the amount of \$220.00 and the last Cure Payment will be in the amount of \$217.78. Each Cure payment is due by the 30<sup>th</sup> of the month with the first Cure Payment due on or before May 30, 2023. The last Monthly Cure Payment will be paid on or before October 30, 2023.
2. The term "payment" as set forth in Paragraph 1, *supra*, does not include a check that is returned due to insufficient funds, account closed or is otherwise not capable of negotiation for any other reason.
3. Debtor will be in default under the Consent Order in the event that Debtor fails to comply with the payment terms and conditions set forth in above Paragraph 1, *supra*. If Debtor fails to cure the default within thirty (30) days from the date of default, Movant may apply on five days' notice to Debtor, Counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. §362(a) and permitting Movant to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating and completing a sale of the motor vehicle without regard to any future conversion of this matter to a different form of bankruptcy.
4. In the event Debtor convert to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtor shall pay all pre-petition arrears and post-petition delinquent payments, fees, and charges due and owing within fifteen (15) days from the date the case is

converted from Chapter 13 to any other Chapter. If Debtor fails to make payments in accordance with this paragraph, then Movant, through counsel, may file a Certification of Default setting forth and failure and Movant shall be granted immediate relief from the automatic stay and under the provisions of Section 362 of the Bankruptcy Code (11 U.S.C. §362) and the Movant is then permitted to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating, and completing a sale of the motor vehicle. The failure of Movant to issue a notice of default will not be construed or act as a waiver of any of the rights of Movant under the Consent Order.

5. The debtor waives the fourteen (14) day stay provided under Rule 4001(a)(3), F.R.B.P.

**We hereby consent to the form and entry of the foregoing Order.**

5/8/2023 /s/ Angela Nascondiglio Stein

Angela Nascondiglio Stein  
Middlebrooks Shapiro, P.C.  
P. O. Box 1630  
Belmar, NJ 07719  
Email: nascondiglio@middlebrooksshapiro.com  
Attorney for Debtor

*Regina Cohen*

Lavin, Cedrone, Graver, Boyd & DiSipio  
Formed in the State of PA  
Regina Cohen  
190 North Independence Mall West 6<sup>th</sup> &  
Race Streets  
Suite 500  
Philadelphia, PA 19106  
Tel: (215) 351-7551  
Fax: (215) 627-2551  
E-mail: RCohen@lavin-law.com  
Attorney for Movant

In re:  
Raymond C. Middleton  
Debtor

Case No. 20-22444-VFP  
Chapter 13

District/off: 0312-2  
Date Rcvd: May 12, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2023:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Raymond C. Middleton, 917 West 5th Street, Plainfield, NJ 07063-1419

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 14, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2023 at the address(es) listed below:

Name	Email Address
Angela Nascondiglio Stein	on behalf of Debtor Raymond C. Middleton nascondiglio@middlebrookssapiro.com
Brian C. Nicholas	on behalf of Creditor CMG Mortgage Inc. bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor CMG Mortgage Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Jessica M. Minneci	on behalf of Debtor Raymond C. Middleton jminneci@middlebrookssapiro.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melinda D. Middlebrooks	on behalf of Debtor Raymond C. Middleton middlebrooks@middlebrookssapiro.com melindamiddlebrooks@gmail.com

District/off: 0312-2

User: admin

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Date Rcvd: May 12, 2023

Form ID: pdf903

Total Noticed: 1

Regina Cohen

on behalf of Creditor BMW Bank of North America rcohen@lavin-law.com mmalone@lavin-law.com

U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

TOTAL: 8